

Fill in this information to identify the case:

Debtor 1 Mark W. Bell; aka Mark Wayne BellDebtor 2 Sheri A Bell; aka Sheri Ann Bell
(Spouse, if filing)

United States Bankruptcy Court for the: Southern District of Illinois

Case number 17-31810-lkg

Official Form 410S1

Notice of Mortgage Payment Change

12/15

If the debtor's plan provides for payment of postpetition contractual installments on your claim secured by a security interest in the debtor's principal residence, you must use this form to give notice of any changes in the installment payment amount. File this form as a supplement to your proof of claim at least 21 days before the new payment amount is due. See Bankruptcy Rule 3002.1.

U.S. Bank Trust National Association,

Name of creditor: as Trustee of the BKPL Lodge Series I TrustCourt claim no. (if known): 30-1Last 4 digits of any number you use to
identify the debtor's account:7 0 2 0

Date of payment change:

Must be at least 21 days after date
of this notice01/01/2022

New total payment:

\$ 1,694.83

Principal, interest, and escrow, if any

Part 1: Escrow Account Payment Adjustment

1. Will there be a change in the debtor's escrow account payment?

☐ No☒ Yes. Attach a copy of the escrow account statement prepared in a form consistent with applicable nonbankruptcy law. Describe the basis for the change. If a statement is not attached, explain why: _____Current escrow payment: \$ 564.90New escrow payment: \$ 659.16

Part 2: Mortgage Payment Adjustment

2. Will the debtor's principal and interest payment change based on an adjustment to the interest rate on the debtor's variable-rate account?

☒ No☐ Yes. Attach a copy of the rate change notice prepared in a form consistent with applicable nonbankruptcy law. If a notice is not attached, explain why: _____

Current interest rate: _____%

New interest rate: _____%

Current principal and interest payment: \$ _____

New principal and interest payment: \$ _____

Part 3: Other Payment Change

3. Will there be a change in the debtor's mortgage payment for a reason not listed above?

☒ No☐ Yes. Attach a copy of any documents describing the basis for the change, such as a repayment plan or loan modification agreement.
(Court approval may be required before the payment change can take effect.)

Reason for change: _____

Current mortgage payment: \$ _____

New mortgage payment: \$ _____

Debtor 1 Mark W. Bell
First Name Middle Name Last Name

Case number (if known) 17-31810-lkg

Part 4: Sign Here

The person completing this Notice must sign it. Sign and print your name and your title, if any, and state your address and telephone number.

Check the appropriate box.

- ☐ I am the creditor.
- ☒ I am the creditor's authorized agent.

I declare under penalty of perjury that the information provided in this claim is true and correct to the best of my knowledge, information, and reasonable belief.

X /s/ Molly Slutsky Simons
Signature

Date 11/18/2021

Print: Molly Slutsky Simons
First Name Middle Name Last Name

Title Attorney for Creditor

Company Sottile & Barile, Attorneys at Law

Address 394 Wards Corner Road, Suite 180
Number Street
Loveland OH 45140
City State ZIP Code

Contact phone 513-444-4100

Email bankruptcy@sottileandbarile.com

MARK BELL
 2605 LAKESHORE DR
 COLUMBIA IL 62236

Analysis Date: November 08, 2021

Property Address: 2605 LAKESHORE ROAD COLUMBIA, IL 62236

Final

Loan: XXXXXXXXXX

**Annual Escrow Account Disclosure Statement
 Account History**

This is a statement of actual activity in your escrow account from Jan 2021 to Dec 2021. Last year's anticipated activity (payments to and from your escrow account) is next to the actual activity.

Payment Information	Current:	Effective Jan 01, 2022:
Principal & Interest Pmt:	1,035.67	1,035.67
Escrow Payment:	564.90	659.16
Other Funds Payment:	0.00	0.00
Assistance Payment (-):	0.00	0.00
Reserve Acct Payment:	0.00	0.00
Total Payment:	\$1,600.57	\$1,694.83

Escrow Balance Calculation	
Due Date:	Jul 01, 2021
Escrow Balance:	(3,095.16)
Anticipated Pmts to Escrow:	3,389.40
Anticipated Pmts from Escrow (-):	37.93
Anticipated Escrow Balance:	\$256.31

Date	Payments to Escrow		Payments From Escrow		Description	Escrow Balance	
	Anticipated	Actual	Anticipated	Actual		Required	Actual
					Starting Balance	1,053.96	(1,508.49)
Jan 2021	564.90		37.93	37.93	* Mortgage Insurance	1,580.93	(1,546.42)
Feb 2021	564.90		37.93	37.93	* Mortgage Insurance	2,107.90	(1,584.35)
Mar 2021	564.90	564.90	37.93	37.93	Mortgage Insurance	2,634.87	(1,057.38)
Apr 2021	564.90	1,129.80	37.93	37.93	* Mortgage Insurance	3,161.84	34.49
May 2021	564.90	1,129.80	37.93	37.93	* Mortgage Insurance	3,688.81	1,126.36
May 2021		1,180.79			* Escrow Only Payment	3,688.81	2,307.15
Jun 2021	564.90		1,760.00	2,525.00	* Homeowners Policy	2,493.71	(217.85)
Jun 2021			37.93	37.93	Mortgage Insurance	2,455.78	(255.78)
Jul 2021	564.90		37.93	37.93	* Mortgage Insurance	2,982.75	(293.71)
Aug 2021	564.90		37.93	37.93	* Mortgage Insurance	3,509.72	(331.64)
Aug 2021				2,309.15	* County Tax	3,509.72	(2,640.79)
Sep 2021	564.90		2,281.83		* County Tax	1,792.79	(2,640.79)
Sep 2021			37.93	37.93	Mortgage Insurance	1,754.86	(2,678.72)
Oct 2021	564.90		37.93	37.93	* Mortgage Insurance	2,281.83	(2,716.65)
Oct 2021				2,309.15	* County Tax	2,281.83	(5,025.80)
Nov 2021	564.90		2,281.83		* County Tax	564.90	(5,025.80)
Nov 2021			37.93	37.93	Mortgage Insurance	526.97	(5,063.73)
Nov 2021		1,968.57			* Escrow Only Payment	526.97	(3,095.16)
Dec 2021	564.90		37.93		* Mortgage Insurance	1,053.94	(3,095.16)
					Anticipated Transactions	1,053.94	(3,095.16)
Nov 2021		2,824.50					(270.66)

An asterisk (*) indicates a difference from a previous estimate either in the date or the amount. If you want a further explanation, please call our toll-free number.

Last year, we anticipated that payments from your account would be made during this period equaling 6,778.82. Under Federal law, your lowest monthly balance should not have exceeded 1,129.80 or 1/6 of the anticipated payment from the account, unless your mortgage contract or State law specifies a lower amount. Your mortgage contract and State law are silent on this issue.

Analysis Date: November 08, 2021

Borrower: MARK BELL

Loan: XXXXXXXXXX

**Annual Escrow Account Disclosure Statement
Projections for Coming Year**

This is an estimate of activity in your escrow account during the coming year based on payments anticipated to be made to and from your account.

Date	Anticipated Payments		Description	Escrow Balance	
	To Escrow	From Escrow		Anticipated	Required
			Starting Balance	256.31	1,190.50
Jan 2022	633.21	37.93	Mortgage Insurance	851.59	1,785.78
Feb 2022	633.21	37.93	Mortgage Insurance	1,446.87	2,381.06
Mar 2022	633.21	37.93	Mortgage Insurance	2,042.15	2,976.34
Apr 2022	633.21	37.93	Mortgage Insurance	2,637.43	3,571.62
May 2022	633.21	37.93	Mortgage Insurance	3,232.71	4,166.90
Jun 2022	633.21	2,525.00	Homeowners Policy	1,340.92	2,275.11
Jun 2022		37.93	Mortgage Insurance	1,302.99	2,237.18
Jul 2022	633.21	37.93	Mortgage Insurance	1,898.27	2,832.46
Aug 2022	633.21	37.93	Mortgage Insurance	2,493.55	3,427.74
Sep 2022	633.21	2,309.15	County Tax	817.61	1,751.80
Sep 2022		37.93	Mortgage Insurance	779.68	1,713.87
Oct 2022	633.21	37.93	Mortgage Insurance	1,374.96	2,309.15
Nov 2022	633.21	2,309.15	County Tax	(300.98)	633.21
Nov 2022		37.93	Mortgage Insurance	(338.91)	595.28
Dec 2022	633.21	37.93	Mortgage Insurance	256.37	1,190.56
	<u>\$7,598.52</u>	<u>\$7,598.46</u>			

(Please keep this statement for comparison with the actual activity in your account at the end of the escrow accounting computation year.)

Your escrow balance contains a cushion of 595.28. A cushion is an additional amount of funds held in your escrow balance to prevent the balance from becoming overdrawn when an increase in the disbursement amount occurs. Under Federal law, your lowest monthly balance should not exceed 1,266.41 or 1/6 of the anticipated payment from the account, unless your mortgage contract or State law specifies a lower amount. Your mortgage contract and State law are silent on this issue.

Your ending balance from the last month of the account history (escrow balance anticipated) is 256.31. Your starting balance (escrow balance required) according to this analysis should be \$1,190.50. This means you have a shortage of 934.19. This shortage may be collected from you over a period of 12 months or more unless the shortage is less than 1 month's deposit, in which case we have the additional option of requesting payment within 30 days. We have decided to collect it over 36 months.

We anticipate the total of your coming year bills to be 7,598.46. We divide that amount by the number of payments expected during the coming year to obtain your escrow payment.

Borrower: MARK BELL

Loan: [REDACTED]

New Escrow Payment Calculation

Unadjusted Escrow Payment	633.21
Surplus Amount:	0.00
Shortage Amount:	25.95
Rounding Adjustment Amount:	0.00
Escrow Payment:	<u>\$659.16</u>

Paying the shortage: If your shortage is paid in full, your new monthly payment will be \$1,668.88 (calculated by subtracting the Shortage Amount to the left and rounding, if applicable). Paying the shortage does not guarantee that your payment will remain the same, as your tax or insurance bills may have changed. If you would like to pay the shortage now, please pay the entire amount of the shortage before the effective date of your new payment. To ensure that the funds are posted to your account correctly, please notify your asset manager that you are paying the shortage.

NOTICE OF RIGHT TO CANCEL PRIVATE MORTGAGE INSURANCE: If you currently pay private mortgage insurance premiums, you may have the right to cancel the insurance. In most cases, you have the right to cancel private mortgage insurance if the principal balance of your loan is 80 percent or less of the current fair market appraised value of your home, and you have a good payment history on your loan. If you want to learn whether you are eligible to cancel this insurance, please contact us at 323 Fifth Street, Eureka, Ca 95501 or 800-603-0836.

*** Please note if you have autopay/EFT set up on your loan, it is your responsibility to make sure your payment amount is updated. Enclosed is the EFT form that needs to be completed. Once completed, please fax to the number listed on the EFT form or return in the self-addressed envelope.**

**UNITED STATES BANKRUPTCY COURT
SOUTHERN DISTRICT OF ILLINOIS
EAST ST. LOUIS DIVISION**

In Re:

Case No. 17-31810-lkg

Mark W. Bell
aka Mark Wayne Bell
Sheri A Bell
aka Sheri Ann Bell

Chapter 13

Debtors.

Hon. Judge Laura K. Grandy

CERTIFICATE OF SERVICE

Attached is a courtesy copy for your records of the Notice of Mortgage Payment Change which was entered in the case herein.

The undersigned certifies that this document was served electronically through the Court's electronic mailing system pursuant to the notice generated by the Court on November 18, 2021 to the following parties:

TO TRUSTEE: Russell C. Simon at simontrustee@yahoo.com

TO DEBTOR'S COUNSEL: Jerry D Graham, Jr at court@jdgrahamlaw.com

The Notice of Mortgage Payment Change was further serviced by mailing, postage prepaid in the United States Mail, using first-class postage to the following parties:

TO DEBTOR: Mark W. Bell, at 2605 Lakeshore Drive, Columbia, IL 62236

TO DEBTOR: Sheri A Bell, at 2605 Lakeshore Drive, Columbia, IL 62236

Respectfully Submitted,

/s/ Molly Slutsky Simons

Molly Slutsky Simons (OH 0083702)

Sottile & Barile, Attorneys at Law

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Loveland, OH 45140

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Attorney for Creditor